

<div style="display: flex; justify-content: space-between;"> <div> United States Bankruptcy Court Case 13-27310 Doc 1 Filed 07/11/13 Entered 07/11/13 15:46:12 Desc Main Document Page 1 of 24 Western District of Tennessee </div> <div> VOLUNTARY PETITION </div> </div>	
NAME OF DEBTOR (Last, First, Middle) Scruggs, Cheri Nicole	NAME OF JOINT DEBTOR: (Last, First, Middle)
ALL OTHER NAMES used by Debtor in last 8 years (include married, maiden, and trade names) Smith, Cheri & Collier, Cheri dba Cater to your Soul	ALL OTHER NAMES used by Debtor in last 8 years (include married, maiden, and trade names)
Last 4 digits of S.S. # (If more than one, state all) XXX-XX-0841	Last 4 digits of S.S. # (If more than one, state all) XXX-XX-
STREET ADDRESS OF DEBTOR: 5074 CORO ROAD MEMPHIS, TN 38109	STREET ADDRESS OF JOINT DEBTOR:
COUNTY OF RESIDENCE: SHELBY	COUNTY OF RESIDENCE: SAME
MAILING ADDRESS OF DEBTOR * * * <u>2904 CHELSEA AVENUE</u> <u>MEMPHIS, TN 38108</u>	MAILING ADDRESS OF JOINT DEBTOR
INFORMATION REGARDING DEBTOR	
Location of Principal Assets of Business Debtor (If different from address listed above)	
<div style="margin-bottom: 10px;"> TYPE OF DEBTOR (Check one box) (Form of Organization) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (type of entity: _____) </div> <div style="margin-bottom: 10px;"> NATURE OF BUSINESS (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 USC 101 <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker </div> <div> FILING FEE (Check One Box) <input type="checkbox"/> Full filing fee attached. <input checked="" type="checkbox"/> Filing Fee to be paid in installments (Individuals Only) Must attach signed application for court's consideration certifying that Debtor is unable to pay fee except in installments. Rule 1006(b). <input type="checkbox"/> Filing Fee waiver requested (Chapter 7 only) Must attach signed application for the court's consideration. See Official Form 3B. </div>	<div style="margin-bottom: 10px;"> CHAPTER OF BANKRUPTCY CODE UNDER WHICH PETITION IS FILED (Check One Box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 </div> <div style="margin-bottom: 10px;"> NATURE OF DEBTS (Choose one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 USC 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts </div> <div> CHAPTER 11 DEBTORS Check one box: <input type="checkbox"/> Debtor is a small business defined in 11 USC 101 <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 USC 101(51D) <hr style="border: 0; border-top: 1px dashed black; margin: 5px 0;"/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of plan were solicited pre-petition from the classes of creditors (11 USC 1126(b)). </div>
Statistical and Administrative Information	
<input checked="" type="checkbox"/> Debtor estimates funds will be available for distribution to unsecured creditors <input type="checkbox"/> Debtor estimates that after exempt property is excluded and admn. expenses paid, there will be no funds available for distribution to unsecured creditors.	
ESTIMATED NUMBER OF CREDITORS <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	
ESTIMATED ASSETS (In thousands of dollars) <input checked="" type="checkbox"/> 0k-50k <input type="checkbox"/> 50k-100k <input type="checkbox"/> 100k-500k <input type="checkbox"/> \$500k – 1 million	
ESTIMATED LIABILITIES (In thousands of dollars) <input checked="" type="checkbox"/> 0k-50k <input type="checkbox"/> 50k-100k <input type="checkbox"/> 100k-\$500k <input type="checkbox"/> \$500k – 1 million	

Case 13-27310 Doc 1 Filed 07/11/13 Entered 07/11/13 15:46:12 Desc Main Document Page 2 of 24 (This page must be completed and filed in every case)		
ALL PRIOR BANKRUPTCY CASE(S) FILED WITHIN LAST 8 YEARS		
Location Where Filed: WDT	Case Number(s): 11-28517, 08-25388, 05-31895	Date(s) Filed: 2011, 2008, 2005
PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF DEBTOR		
Name of Debtor: NONE	Case Number:	Date Filed:
District:	Relationship:	Judge:
<p style="text-align: center;">EXHIBIT A</p> <p>(To be completed if Debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Sect. 13 or 15(d) of the Securities and Exchange Act of 1934 and is requesting relief under Chapter 11.)</p> <p>[] Exhibit A is attached and made part of this petition.</p>	<p style="text-align: center;">EXHIBIT B</p> <p style="text-align: center;">(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC 342(b).</p> <p>X <u>/s/ Brad George</u> Date: July 11, 2013 Signature of Attorney for Debtor(s)</p>	
<p style="text-align: center;">EXHIBIT C</p> <p>Does the Debtor own or have possession of any property that poses or is alleged to pose a threat of imminent harm to public health or safety?</p> <p>[] Yes, and Exhibit C is attached and made a part of this petition.</p> <p>[XX] No.</p>		
<p style="text-align: center;">EXHIBIT D</p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p>[XX] Exhibit D completed and signed by the Debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p>[] Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>		
INFORMATION REGARDING THE DEBTOR (Check the applicable Boxes)		
Venue (Check any applicable box)		
<p>[XX] Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p>[] There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p>[] Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding in a federal or state court in this District, or the interest of the parties will be served in regard to the relief sought in this District.</p>		
STATEMENT BY A DEBTOR WHO RESIDES AS A TENANT OF RESIDENTIAL PROPERTY		
<i>Check all applicable boxes.</i>		
<p>[] Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following:</p> <p style="margin-left: 40px;">Name of Landlord that obtained judgment:</p> <p style="margin-left: 40px;">Address of Landlord:</p> <p>[] Debtor claims that under applicable non-bankruptcy law, there are circumstances under which the Debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p>[] Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p>		

SIGNATURE(S) OF DEBTOR(S)	SIGNATURE OF FOREIGN REPRESENTATIVE
<p>I declare under penalty of perjury that the information provided in this petition is true and correct to the best of my knowledge, information, and belief.</p> <p>I am aware that I may proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under Chapter 7.</p> <p>I have obtained and read the notice required by 11 U.S.C. 342(b).</p> <p>I request relief in accordance with the Chapter of Title 11, United States Code, specified in this Petition.</p> <p>X <u>/s/ CHERI SCRUGGS</u> Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>DATE: July 11, 2013</p>	<p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with Chapter 15 of Title 11, United States Code. Certified copies of the documents required by Section 1515 of Title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to Section 1511 of Title 11, United States Code, I request relief in accordance with the Chapter of Title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>Signature of Foreign Representative: DATE: July 11, 2013</p>
<p>SIGNATURE OF ATTORNEY</p> <p>X <u>/s/ Brad George</u> Signature of Attorney for Debtor(s)</p> <p>BRAD GEORGE Printed Name of Attorney for Debtor(s)</p> <p>LAW OFFICE OF BRAD GEORGE 2400 POPLAR AVENUE, SUITE 460 MEMPHIS, TN 38112 (901) 323-1311 FAX: (901) 323-1644 DATE: July 11, 2013</p> <hr/> <p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct to the best of my knowledge, information, and belief, and that I have been authorized to file this petition on behalf of the Debtor.</p> <p>The Debtor requests relief in accordance with the Chapter of Title 11, United States Code, specified in this Petition.</p> <p>X _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	<p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 USC 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 USC 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 USC 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 USC 110.)</p> <p>_____ Address</p> <p>X _____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security # is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in crimes or imprisonment or both under 11 USC 100; 18 USC 156.</i></p>

IN RE: CHERI SCRUGGS

Debtor(s).

Case No.:
Chapter 13

EXHIBIT D -- INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

[XX] 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

[] 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

[] 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court][Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in the dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

[] 4. I am not required to receive credit counseling briefing because of: *[Check the applicable statement]*
[Must be accompanied by a motion for determination by the court]

[] Incapacity. (Defined in 11 USC 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

[] Disability. (Defined in 11 USC 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

[] Active military duty in a military combat zone.

[] 5. The United States Trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 USC 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ CHERI SCRUGGS

Date: July 11, 2013

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

IN RE: CHERI SCRUGGS

Case No.:
Chapter 13

Debtor(s).

DISCLOSURE OF COMPENSATION

I certify that Brad George is the Attorney for the above named Debtor(s) and that the compensation paid or agreed to be paid to me for services rendered or to be rendered on behalf of the Debtor(s) in or in connection with a case under Title 11 of the United States Code, such payment or agreement having been made after one year before the date of filing of the petition is as follows pursuant to written contract: \$215 paid and \$1,785 to be paid. If the case is dismissed or converted, then contractual terms apply. The source of the compensation paid is the Debtor. Further charges may be made pursuant to contract. I have not agreed to share this compensation with any other person. \$25 was paid to attorney in trust to pay for pre-filing credit counseling services.

DATE: July 11, 2013

/s/ Brad George
Brad George (#17994)
Counsel for Debtor(s)
2400 Poplar Av., Suite 460
Memphis, TN 38112
(901) 323-1311

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

IN RE: CHERI SCRUGGS

Case No.:
Chapter 13

Debtor(s).

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedule A and B to determine the total amount of the debtors assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11 or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$5,000		
B - Personal Property	YES	2	\$1,420		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$0	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1		\$0	
F - Creditors Holding Unsecured Non-priority Claims	YES	2		\$27,888	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Co-debtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$5,653
J - Current Expenditures of Individual Debtor(s)	YES	1			\$5,510
		12	\$	\$27,888	
			TOTAL	TOTAL	

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

IN RE: CHERI SCRUGGS

Case No.:
Chapter 13

Debtor(s).

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 USC 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in 11 USC 101(8) of the Bankruptcy Code, filing a case under Chapter 7, 11, or 13, you must report all the information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 USC 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts owed to Governmental Units (from Schedule E)(whether disputed or undisputed)	\$
Claims for Death or Personal Injury while Debtor was Intoxicated (from Schedule E)	\$
Student Loan Obligations (from Schedule F)	\$1,133
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$1,133

State the following:

Average Income (from Schedule I, Line 16)	\$5,653
Average Expenses (from Schedule J Line 18)	\$5,510
Current Monthly Income (from Form 22A Line 12 or Form 22B Line 11 or Form 22C Line 20)	\$2,103

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0
4. Total from Schedule F		\$27,888
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$27,888

IN RE: CHERI SCRUGGS Chapter 13 Case No.:

SCHEDULE A -- REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community)." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C- Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF PROPERTY W/O DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
HOUSE AT 1348 AUSTIN AVE M,T 38108	TBE	J	\$5,000	\$3,000
	TOTAL		\$5,000	\$3,000

IN RE: CHERI SCRUGGS Chapter 13 Case No.:

SCHEDULE B -- PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing a "H, W, J, or C" in the appropriate column. If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only on Schedule C of exemptions. Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G. If the property is being held for the debtor or by someone else, state that person's name and address under the appropriate column.

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF PROPERTY W/O DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		DEBTOR(S)		\$20
2. Checking Account	X			
3. Savings Account	X			
4. Other financial accounts, CD's, and shares in any financial institution	X			
5. Household goods and furnishings, including audio, video, & computers		RESIDENCE		\$700
6. Books, pictures, artwork, antiques, & collectibles (stamps, coins, music)	X			
7. Wearing apparel		RESIDENCE/DEBTOR		\$200
8. Furs and jewelry	X			
9. Firearm, sporting, hobby equipment	X			
10. Interests in insurance policies	X			
11. Annuities (itemize & name issuer).	X			
12. Interests in IRA, ERISA, Keogh, or other pension / profit sharing plan	X			
13. Stocks & other corporate interests	X			
14. Interests in partnerships and other joint ventures	X			
15. Government and corporate bonds & other non/negotiable instruments	X			
16. Accounts receivable	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled	X			
		SUBTOTAL		\$920

IN RE: CHERI SCRUGGS Chapter 13 Case No.:

SCHEDULE B -- PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF PROPERTY W/O DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Other liquidated debts owing debtor including refunds Give particulars	X			
19. Equitable or future interests, life estates, and rights of powers exercisable for debtor's benefit	X			
20. (Non)/Contingent interests in estate of decedent, death benefit plan, life insurance, policy, or trust	X			
21. Other (non)/contingent claims of every nature (counterclaims, setoffs)	X			
22. Patents, copyrights, and other intellectual property	X			
23. Licenses, franchises, and other general intangibles Give particulars	X			
24. Automobiles, trucks and trailers	X			
25. Automobiles, trucks and trailers	X			
26. Automobiles, trucks and trailers	X			
27. Boats, motors, and accessories	X			
28. Aircraft and accessories	X			
29. Office equipment and furnishings.	X			
30. Machinery, fixtures, equipment, and supplies used in business		BUSINESS EQUIP		\$500
31. Inventory	X			
32. Animals	X			
33. Crops – growing or harvested	X			
34. Farming equipment & implements	X			
35. Farm supplies, chemicals, and feed	X			
36. Other personal property of any kind not already listed Itemize	X			
		TOTAL		\$1,420

IN RE: CHERI SCRUGGS Chapter 13 Case No.:

SCHEDULE C -- PROPERTY CLAIMED AS EXEMPT

Debtor(s) elects the exemptions to which they are entitled under 11 U.S.C.S. 522(b)(2): Exemptions available under applicable non-bankruptcy federal, state, or local law where the debtor's domicile has been located for the 180 days preceding the filing of the petition.

DESCRIPTION OF THE PROPERTY	LAW PROVIDING EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY W/O DEDUCTING EXEMPTIONS
1. Homestead.	TCA 26-2-301	\$0	\$
2. Cash on hand.	TCA 26-2-103	\$20	\$20
3. Checking account.	TCA 26-2-103	\$0	\$
4. Savings account.	TCA 26-2-103	\$0	\$
5. Security deposits.	TCA 26-2-103	\$0	\$
6. Household goods and furnishings.	TCA 26-2-103	\$700	\$700
7. Books, pictures, art, antiques, & collectables.	TCA 26-2-103	\$0	\$
8. Wearing apparel.	TCA 26-2-104	\$200	\$200
9. Furs and jewelry.	TCA 26-2-103	\$0	\$
10. Firearms, sporting, & hobby equipment.	TCA 26-2-103	\$0	\$
11. Interests in insurance policies.	TCA 26-2-110	\$0	\$
12. Annuities (itemize and name issuer).	TCA 26-2-105	\$0	\$
13. Interests in IRA's, pensions, & profit-sharing	TCA 26-2-105	\$0	\$
14. Alimony, maintenance, and support.	TCA 26-2-111(1)	\$0	\$
15. Health Care Aid.	TCA 26-2-111(5)	\$0	\$
16. Accounts receivable.	TCA 26-2-103	\$0	\$
17. Automobiles, trucks,	TCA 26-2-103	\$0	\$
18. Automobiles, trucks,	TCA 26-2-103	\$0	\$
19. Automobiles, trucks, & vehicles.	TCA 26-2-103	\$0	\$
20. Automobiles, trucks, & vehicles.	TCA 26-2-103	\$0	\$
21. Machinery, fixtures, equipment, and supplies	TCA 26-2-103	\$500	\$500
22. Tools of the trade and professional books.	TCA 26-2-111(4)	\$0	\$
23. Office equipment and furnishings.	TCA 26-2-103	\$0	\$
24. Workers Compensation.	TCA 50-6-223	\$0	\$
25. Personal injury and wrongful death	TCA 26-2-111(2)	\$0	\$
	<u>TOTAL</u>	\$1,420.00	

Chapter 13 Case No.

SCHEDULE D -- CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in joint case may be jointly liable on a claim, place an **X** in the column labeled **Codebtor**, include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife both of them, or the marital community may be liable on each claim by placing an **H**, **W**, **J**, or **C** in the column labeled **Husband, Wife, Joint, or Community**.

If the claim is contingent place an X in the column labeled Contingent. If the claim is unliquidated, place an X in the column labeled Unliquidated. If the claim is disputed, place an X in the column labeled Disputed. (You may need to place an X in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled **Total** on the last sheet of the completed schedule. Report this total also on the Schedule D.

[illegible]

In RE CHERI SCRUGGS

Chapter 13

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only Holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtor. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "x" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "x" in the column labeled "Disputed". (You may need to place an "x" in more than one of these three columns).

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

[XX] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

[] Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of the trustee or the order of relief. 11 U.S.C. 507(a)(2).

[] Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507 (a)(3).

[] Contribution to employee benefit plans

Money owed to employee benefit plans for service rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. 507 (a)(4).

[] Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fishermen, against the debtor, as provided in 11 U.S.C. 507(a)(5).

[] Deposits of Individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. 507 (a)(6).

[] Alimony, Maintenance or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. 507 (a)(7).

[] Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. 507 (a)(8).

[] Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their Predecessors or Successor, to maintain the capital of an insured depository institution. 11 U.S.C. 507 (a)

IN RE: CHERI SCRUGGS

Chapter 13 Case No.

SCHEDULE F -- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use a continuation sheet.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an **X** in the column labeled **Codebtor**. Include the entity on the appropriate schedule of creditors, and complete Schedule H- Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an **H**, **W**, **J**, or **C** in the column labeled **Husband, Wife, Joint, or Community**.

If the claim is contingent place an **X** in the column labeled **Contingent**. If the claim is unliquidated, place an **X** in the column labeled **Unliquidated**. If the claim is disputed, place an **X** in the column labeled **Disputed**. (You may need to place an **X** in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled **Total** on the last sheet of the completed schedule. Report this total also on the Summary.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SET-OFF, SO STATE.	C O N T	U N L I Q	D I S P	TOTAL AMOUNT OF CLAIM	
MLG&W PO Box 388 Memphis, TN 38145			#7075 Utilities				\$2,773	
MLG&W PO Box 388 Memphis, TN 38145			#4458 Utilities				\$738	
Townsend Fleming c/o C. Matlock 22 N. Front St. Ste 790 Memphis, TN 38103			#2200 Rent Arrears				\$2,216	
Treasurer City of Memphis 125 N. Main #175 Memphis, TN 38103			Notice (400 S. Orleans)				\$0	
Shelby County Trustee 160N. Main 2 nd Fl Memphis, TN 38103			Notice (400 S. Orleans)				\$0	
Townsend and Fleming 1203 Poplar Ave. Ste 3 Memphis, TN 38104			Notice				\$0	
TN Dept. Of Revenue 3150 Appling Rd. Bartlett, TN 38133			#1572 Sales and Use Tax				\$582	
TN Dept of Health 5 th Fl Cordell Hull Bldg 425 5 th Ave Nashville, TN 37243			#6255 Food Renewal Fees				\$210	
IPayment PO Box 3429 Thousand Oaks, CA 91359			#0971 Leased CC Machine				\$118	
Terminix PO Box 742592 Cincinnati, OH 45274			#8712/9654 Service				\$186	
TN Dept. of Revenue 3150 N. Appling Rd. Bartlett, TN 38133			Taxes				\$1,830	
							0	
			(SUB(TOTAL				\$8,653.00	

SCHEDULE F -- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SET-OFF, SO STATE.	C O N T	U N L I Q	D I S P	TOTAL AMOUNT OF CLAIM	
Comcast PO Box 105184 Atlanta, GA 30348			#7055/3048 Cable Service				\$1,762	
Medical Financial 6555 Quince Rd. Ste 100 Memphis, TN 38119			Medical				\$805	
CRS 2650 Thousand Oaks Ste 4200 Memphis, TN 38118			Medical				\$2,285	
Direct TV c/o RPC 20816 44 th Ave. W Lynnwood, WA 98036			Cable Service (not debtors debt)			X	\$0	
US Dept. of Education PO Box 422 Iowa City, IA 52244			Student Loan				\$883	
Aaron Rents 1015 Cobb Place Blvd. NW Kennesaw, GA 30144			Rental				\$3,858	
Us Dept. of Education PO Box 5609 Greenville, TX 75403			Student Loan				\$250	
Capital One Bank PO Box 30281 Salt Lake City, UT 84130			CC				\$832	
Regions Bank 1900 7 th Ave. Birmingham, AL 35203			OD Charges				\$4,580	
Bank of America PO Box 25118 Tampa, FL 33622			OD Charges				\$1,780	
Annette Austin 5074 Coro Rd. Memphis, TN 38109			Rent Arrears				\$1,350	
Gibson County 2204 Gibson Sq. Gibson, TN 38338			0988/988Y Tickets				\$650	
Traffic Bureau 201 Poplar LL80 Memphis, TN 38103			Notice				\$0	
Traffic Bureau 201 Poplar LL-81 Memphis, TN 38103			Tickets				\$200	
							\$8,653.00	
			TOTAL				\$27,888.00	

IN RE: CHERI SCRUGGS Chapter 13 Case No.:

SCHEDULE G -- EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether the debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled on Schedules D-F.

	DEBTOR HAS NO EXECUTORY CONTRACTS OR UNEXPIRED LEASES.
--	--

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST
BLDG LEASE AT 2904 CHELSEA AVE	\$825 / MONTH

SCHEDULE H -- CODEBTORS

Provide the information requested concerning any other person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the non-debtor spouse on this schedule. Include all names used by the non-debtor spouse during the six years immediately preceding the commencement of this case.

X	DEBTOR HAS NO CODEBTORS.
---	--------------------------

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

I declare under penalty of perjury that I have read the foregoing summary and schedules and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

DATE: July 11, 2013 Signature of Debtor: /s/ CHERI SCRUGGS

IN RE: CHERI SCRUGGS Chapter 13 Case No.

SCHEDULE I -- CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a Chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

<i>MARITAL STATUS</i>	<i>NAME(S) OF DEPENDENT(S)</i>	<i>RELATIONSHIP</i>	<i>AGE</i>
SEPARATED	S 14 D 6		
EMPLOYMENT	DEBTOR	SPOUSE	
Occupation:	CATERER (CATER TO YOUR SOUL)		
Name of Employer:	SELF-EMPLOYED		
How long employed:	7 MONTHS		
Address of Employer:			
INCOME CATEGORY	DEBTOR	SPOUSE	
Current monthly gross wages, salary and commissions	\$0	\$	
Estimated monthly overtime			
SUBTOTAL	\$	\$	
LESS PAYROLL DEDUCTIONS			
A. Payroll taxes and social security	\$	\$	
B. Insurance(s)	\$	\$	
C. Other:		\$	
D. Other:			
PAYROLL DEDUCTION TOTAL	\$	\$	
NET MONTHLY TAKE HOME PAY	\$0	\$	
Regular income from operation of business/profession	\$4,700		
Income from real property			
Interest and dividends			
Alimony, maintenance, or support payments	\$453		
Social Security/Other Government Assistance:			
Pension or retirement income:			
Other Monthly Income: TAX REFUND	\$500		
TOTAL MONTHLY INCOME	\$5,653	\$	
TOTAL COMBINED MONTHLY INCOME		\$5,653	

IN RE: CHERI SCRUGGS

Chapter 13 Case No.:

DEBTOR(S) SCHEDULE J -- CURRENT EXPENDITURES OF INDIVIDUAL

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, semi-annually, or annually to show monthly rate. Complete a separate schedule of expenditures labeled "Spouse" if a joint petition is filed and the debtor's spouse maintains a separate household.

Rent or home mortgage payment (Are real estate and property insurance included?)	\$1,350
UTILITIES: Electricity and Heating Fuel	\$200
Telephone	\$50
Cable	\$150
Home Maintenance (Repairs and upkeep)	\$0
Food (include work lunches)	\$200
Clothing	\$50
Laundry and dry cleaning	\$0
Medical and Dental Expenses	\$50
Transportation (gas and maintenance on vehicles only)	\$375
Recreation, clubs, entertainment, papers, magazines, cigarettes, movies, etc	\$0
Charitable Contributions (include birthday/holiday gifts)	\$50
INSURANCE: Homeowner's or Renter's	\$0
Health	\$0
Automobile	\$0
Life	\$0
INSTALLMENT PAYMENTS:(Don't list payments under Chapter 13 plan)	\$0
Automobile	\$0
Automobile	\$0
Other	\$0
Alimony, maintenance, and support paid to others	\$0
Payments for support of additional dependents not living at home	\$0
Regular expenses from operation of business (attach detailed statement)	\$0
Beauty, barber, and hygiene	\$50
Other: Daycare expenses	\$160
Other: COSTS OF GOODS SOLD	\$1,200
Other: RENT	\$825
Other: UTILITES / PHONE	\$600
Other: ADVERTISING	\$200
TOTAL MONTHLY EXPENSES	\$5,510.00

A.	Total projected monthly income	\$ 5,653
B.	Total projected monthly expenses	\$ 5,510
C.	Excess income (A minus B)	\$ 143

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or 13, a married debtor must furnish information for both parties for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below also must complete Questions 19 - 25. If the answer to any questions is "None," or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number, and question number

NONE	FINANCIAL AFFAIR								
	<p>1. Income from employment or operation of business: State the gross amount of income the debtor has received from employment, trade or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (Debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>2011 \$ 2012 \$33,000 2013 \$30,000 APPROX. GROSS</p>								
	<p>2. Income other than from employment or operation of business: State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>AMOUNT SOURCE</p> <p>2012 RECEIVED APPROX. \$4,422 IN CHILD SUPPORT 2013 RECEIVED APPROX. \$3,171 IN CHILD SUPPORT</p>								
XX	<p>3. Payment to creditors: Complete a. or b., as appropriate, and c.</p> <p>a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married filing under chapter 12 or chapter 13 must include payments by either or by both spouses whether or not a joint petition is filed, Unless the spouses are separated and a joint petition is not filed.)</p> <table border="1"> <thead> <tr> <th>CREDITOR ADDRESS</th><th>PAYMENT DATES</th><th>AMOUNT PAID</th><th>AMOUNT STILL OWING</th></tr> </thead> <tbody> <tr> <td></td><td></td><td></td><td></td></tr> </tbody> </table>	CREDITOR ADDRESS	PAYMENT DATES	AMOUNT PAID	AMOUNT STILL OWING				
CREDITOR ADDRESS	PAYMENT DATES	AMOUNT PAID	AMOUNT STILL OWING						
XX	<p>b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <table border="1"> <thead> <tr> <th>CREDITOR ADDRESS</th><th>PAYMENT DATES</th><th>AMOUNT PAID</th><th>AMOUNT STILL OWING</th></tr> </thead> <tbody> <tr> <td></td><td></td><td></td><td></td></tr> </tbody> </table>	CREDITOR ADDRESS	PAYMENT DATES	AMOUNT PAID	AMOUNT STILL OWING				
CREDITOR ADDRESS	PAYMENT DATES	AMOUNT PAID	AMOUNT STILL OWING						
XX	<p>c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <table border="1"> <thead> <tr> <th>CREDITOR ADDRESS/RELATIONSHIP</th><th>PAYMENT DATES</th><th>AMOUNT PAID</th><th>AMOUNT STILL OWING</th></tr> </thead> <tbody> <tr> <td></td><td></td><td></td><td></td></tr> </tbody> </table>	CREDITOR ADDRESS/RELATIONSHIP	PAYMENT DATES	AMOUNT PAID	AMOUNT STILL OWING				
CREDITOR ADDRESS/RELATIONSHIP	PAYMENT DATES	AMOUNT PAID	AMOUNT STILL OWING						
	<p>4. Suits and administrative proceeding, executions, garnishments and attachments: List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceeding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <table border="1"> <thead> <tr> <th>CAPTION</th><th>NATURE OF CASE</th><th>COURT & LOCATION</th><th>DISPOSITION</th></tr> </thead> <tbody> <tr> <td>TOWNSEND & FLEMING INC V DEBTOR IS A COLLECTION CASE IN GS</td><td></td><td></td><td></td></tr> </tbody> </table>	CAPTION	NATURE OF CASE	COURT & LOCATION	DISPOSITION	TOWNSEND & FLEMING INC V DEBTOR IS A COLLECTION CASE IN GS			
CAPTION	NATURE OF CASE	COURT & LOCATION	DISPOSITION						
TOWNSEND & FLEMING INC V DEBTOR IS A COLLECTION CASE IN GS									
XX	<p>b. Describe all property that has been attached, garnished, or seized under any legal or equitable process within one year immediately preceding the commencement of this case. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a jt. petition is filed, unless the spouses are separated and a jt. petition is not filed.)</p> <table border="1"> <thead> <tr> <th>ADDRESS OF PERSON WHO SEIZED</th><th>DATE OF SEIZURE</th><th>DESCRIPTION AND VALUE OF PROPERTY</th></tr> </thead> <tbody> <tr> <td></td><td></td><td></td></tr> </tbody> </table>	ADDRESS OF PERSON WHO SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY					
ADDRESS OF PERSON WHO SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY							
	<p>5. Repossessions, foreclosures and returns List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separate and a joint petition is not filed.)</p> <table border="1"> <thead> <tr> <th>CREDITOR ADDRESS</th><th>TRANSFER DATE</th><th>PROPERTY & VALUE</th></tr> </thead> <tbody> <tr> <td>BLDG AT 400 S. ORLEANS FORECLOSED BY TAX SALE 9/2012</td><td></td><td></td></tr> </tbody> </table>	CREDITOR ADDRESS	TRANSFER DATE	PROPERTY & VALUE	BLDG AT 400 S. ORLEANS FORECLOSED BY TAX SALE 9/2012				
CREDITOR ADDRESS	TRANSFER DATE	PROPERTY & VALUE							
BLDG AT 400 S. ORLEANS FORECLOSED BY TAX SALE 9/2012									
XX	<p>6. Assignments and receiverships a. Describe any assignment of property for the benefit of creditor made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either/ both spouses whether or not a jt. petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <table border="1"> <thead> <tr> <th>ASSIGNEE ADDRESS</th><th>ASSIGNMENT DATE</th><th>ASSIGNMENT TERMS</th></tr> </thead> <tbody> <tr> <td></td><td></td><td></td></tr> </tbody> </table>	ASSIGNEE ADDRESS	ASSIGNMENT DATE	ASSIGNMENT TERMS					
ASSIGNEE ADDRESS	ASSIGNMENT DATE	ASSIGNMENT TERMS							
XX	<p>b. List all property which has been in the hands of a custodian, receiver, or court appointed official within one year immediately preceding the commencement of this case. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a jt petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <table border="1"> <thead> <tr> <th>CREDITOR ADDRESS</th><th>PAYMENT DATES</th><th>AMOUNT PAID</th><th>AMOUNT OWED</th></tr> </thead> <tbody> <tr> <td></td><td></td><td></td><td></td></tr> </tbody> </table>	CREDITOR ADDRESS	PAYMENT DATES	AMOUNT PAID	AMOUNT OWED				
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Case 13-27310 Doc 1 Filed 07/11/13 Entered 07/11/13 15:46:12 Desc Main Document Page 20 of 24	<p>13. Gifts: List all gifts of property, including gifts of cash, to any individual, except ordinary and usual gifts to family members, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions aggregating less than \$100/recipient. (Married debtors filing under chap 12 or chap 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>RECEIVERS ADDRESS RELATIONSHIP GIFT DATE PROPERTY AND VALUE</p>		
XX	<p>8. Losses List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>PROPERTY & VALUE CIRCUMSTANCES OF LOSS DATE OF LOSS</p>		
	<p>9. Payments related to debt counseling or bankruptcy: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.</p> <p>PAYEE ADDRESS DATE OF PAYMENT AMOUNT PAID</p> <p>BRAD GEORGE PAID \$25 FOR PRE-FILING CREDIT COUNSELING AND \$215 IN FEES</p>		
XX	<p>10. Other Transfers: a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>TRANSFeree ADDRESS DATE PROPERTY & VALUE</p>		
XX	<p>b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.</p> <p>NAME OF TRUST/DEVICE DATE OF TRANSFER AMOUNT OF MONEY/PROPERTY OF DEBTORS INTEREST</p>		
XX	<p>11. Closed financial accounts: List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>INSTITUTION & ADDRESS ACCOUNT & BALANCE DATE OF CLOSING</p>		
XX	<p>12. Safe deposit boxes: List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married d/r's filing under chap 12 or chap 13 must include boxes & depositories of either or both spouses whether or not a joint petition is filed unless separated and joint one is not filed.)</p> <p>BANK AND ADDRESS PERSONS W/ ACCESS CONTENTS</p>		
XX	<p>13. Setoffs: List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)</p> <p>CREDITOR & ADDRESS SETOFF DATE SETOFF AMOUNT</p>		
XX	<p>14. Property held for another person: List property owned by another person the debtor holds/controls.</p> <p>OWNER AND ADDRESS PROPERTY & VALUE LOCATION</p>		
	<p>15. Prior address of debtor: If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If jointly filed, report also any separate address of either spouse.</p> <p>ADDRESS NAME USED OCCUPANCY DATES</p> <p>2226 EAST RIVER TRACE DRIVE #3, MEMPHIS, TN 38134</p>		
XX	<p>16. Spouses and Former Spouses: If the Debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state. NAME:</p>		
Xx	<p>17. Environmental Information: For the purpose of this question, the following definitions apply: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. "Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.</p> <p>A. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:</p> <p>SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONEMNTAL LAW</p>		
Xx	<p>B. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and date of the notice</p> <p>SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONEMNTAL LAW</p>		
Xx	<p>C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.</p> <p>GOVERNMENTAL UNIT ADDRESS DOCKET NUMBER STATUS OR DISPOSITION</p>		
XX	<p>ADDITIONAL QUESTIONS RELATING TO BUSINESS # 18-25: The debtor is not a corporation or a partnership and the debtor has not been engaged as a sole proprietor and has not been "in business" in the last six (6) years preceding the commencement of this case. Therefore, no additional questions relating to business are attached.</p>		

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

DATE: July 11, 2013 Signature of Debtor: /s/ CHERI SCRUGGS

IN RE: CHERI SCRUGGS Chapter 13 Case No.:

STATEMENT OF FINANCIAL AFFAIRS FOR DEBTOR(S) ENGAGED IN BUSINESS DURING THE LAST 6 YEARS

The following questions are to be completed by every debtor that is a corporation or partnership or by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

NONE	BUSINESS FINANCIAL AFFAIR			
	<p>16. Nature, location and name of business:</p> <p>A. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the 2 years immediately preceding case commencement.</p> <p>B. If the debtor is a partnership, list the names and addresses of all business in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.</p> <p>C. If the debtor is a corporation, list the name and addresses of all business in which the debtor was a partner or owned 5 percent or more of the vote securities within the two years immediately preceding the commencement of this case.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; text-align: center;">NAME AND ADDRESS</td> <td style="width: 33%; text-align: center;">NATURE OF BUSINESS</td> <td style="width: 33%; text-align: center;">DATES OF OPERATION</td> </tr> </table> <p>“CATER TO YOUR SOUL” IS A CATERING BUSINESS RAN AT 2904 CHELSEA AVE. AND IS A SOLE PROPRIETORSHIP. IT STARTED JANUARY, 2013 AND CONTINUES TO THIS DAY.</p>	NAME AND ADDRESS	NATURE OF BUSINESS	DATES OF OPERATION
NAME AND ADDRESS	NATURE OF BUSINESS	DATES OF OPERATION		
	<p>17. Books, records and financial statement list all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtors.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">NAME AND ADDRESS</td> <td style="width: 50%; text-align: center;">DATES SERVICES RENDERED DEBTOR</td> </tr> </table>	NAME AND ADDRESS	DATES SERVICES RENDERED DEBTOR	
NAME AND ADDRESS	DATES SERVICES RENDERED DEBTOR			
XX	<p>B. List all firms or individuals who within the two years immediately preceding the filing of the bankruptcy case have audited books of account and records, or prepared a financial statement of debtor.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">NAME AND ADDRESS</td> <td style="width: 50%; text-align: center;">DATES SERVICES RENDERED</td> </tr> </table>	NAME AND ADDRESS	DATES SERVICES RENDERED	
NAME AND ADDRESS	DATES SERVICES RENDERED			
	<p>C. List all firms or individuals who at time of the of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are available, explain.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">NAME AND ADDRESS</td> <td style="width: 50%; text-align: center;">DEBTOR</td> </tr> </table>	NAME AND ADDRESS	DEBTOR	
NAME AND ADDRESS	DEBTOR			
XX	<p>D. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">NAME AND ADDRESS</td> <td style="width: 50%; text-align: center;">DATE ISSUED</td> </tr> </table>	NAME AND ADDRESS	DATE ISSUED	
NAME AND ADDRESS	DATE ISSUED			
XX	<p>18A. Inventories List the dates of the last two inventories taken of the property, the name of the person who supervised the taking of each inventory, and dollar amount and basis of each inventory.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; text-align: center;">INVENTORY DATE</td> <td style="width: 33%; text-align: center;">INVENTORY SUPERVISOR</td> <td style="width: 33%; text-align: center;">DOLLAR AMOUNT</td> </tr> </table>	INVENTORY DATE	INVENTORY SUPERVISOR	DOLLAR AMOUNT
INVENTORY DATE	INVENTORY SUPERVISOR	DOLLAR AMOUNT		
XX	<p>18B. List the name and address of the person having possession of the records of each of the two inventories reported in A above.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; text-align: center;">DATE OF INVENTORY</td> <td style="width: 50%; text-align: center;">CUSTODIAN AND ADDRESS OF RECORDS</td> </tr> </table>	DATE OF INVENTORY	CUSTODIAN AND ADDRESS OF RECORDS	
DATE OF INVENTORY	CUSTODIAN AND ADDRESS OF RECORDS			
XX	<p>19. Current Partners, Officers, Directors and Shareholders: If the debtor is a partnership, list the nature and percentage of partnership interest of each member in the partnership.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; text-align: center;">NAME & ADDRESS</td> <td style="width: 33%; text-align: center;">NATURE OF INTEREST</td> <td style="width: 33%; text-align: center;">PERCENT INTEREST</td> </tr> </table>	NAME & ADDRESS	NATURE OF INTEREST	PERCENT INTEREST
NAME & ADDRESS	NATURE OF INTEREST	PERCENT INTEREST		
XX	<p>19B. If the debtor is a corporation, list all officers and directors of the corporation, and each shareholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%; text-align: center;">NAME AND ADDRESS</td> <td style="width: 33%; text-align: center;">TITLE</td> <td style="width: 33%; text-align: center;">NATURE AND % OF OWNERSHIP</td> </tr> </table>	NAME AND ADDRESS	TITLE	NATURE AND % OF OWNERSHIP
NAME AND ADDRESS	TITLE	NATURE AND % OF OWNERSHIP		
XX	<p>20. Former partners, officers, directors and shareholders if the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.</p>			

NONE	BUSINESS FINANCIAL AFFAIR			Case 1:13-bk-00310 Doc 1 Filed 07/11/13 Entered 07/11/13 15:46:12 Desc Main Document Page 22 of 24
	NAME	ADDRESS	DATE OF WITHDRAWAL	
XX	20b. If the debtor is a corporation, list all officers, and directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.			
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION	
XX	21. Withdrawals from a partnership or distributions by a corporation if the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.			
	RECIPIENT & ADDRESS	DATE & PURPOSE OF W/D	PROPERTY & VALUE	

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

DATE: July 11, 2013 Signature of Debtor: /S/ CHERI SCRUGGS

IN RE: CHERI SCRUGGS Chapter 13 Case No.

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S)	(H) (W) CHERI SCRUGGS	S.S.# XXX-XX- S.S.# XXX-XX-0841
ADDRESS	5074 CORO ROAD MEMPHIS, TN 38109	
PLAN PAYMENT	DEBTOR(S) TO PAY \$127.00 PER MONTH	
PAYROLL DEDUCTION		[XX] DIRECT PAY Because: SELF-EMPLOYED 1st payment date: W/I 30 DAYS
ADMINISTRATIVE	Pay filing fee, trustee fee, and debtor's attorney fee pursuant to court order. Adequate protection payments will be 1/4 (25%) of the proposed creditor monthly payment. Failure to file timely written objection to confirmation will be deemed acceptance of the plan.	

PLAN PMNT

AUTO INSURANCE	[XX] Not included [] Included in Plan
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CLASS I UNSECURED CREDITOR(S)		
TOWNSEND & FLEMING INC	RENT; \$2,133	\$36
GIBSON COUNTY TVB	TICKETS; \$650	\$11
SHELBY COUNTY TVB	TICKETS; \$200	\$5

HOME MORTGAGE(S)	
NONE	Ongoing Payment begins
	Approx. Arrearage: \$
	ONGOING TO BEGIN
	APPROX ARREARS \$

SECURED CREDITORS (retain lien 11U.S.C. 1325(a)(5))	COLLATERAL VALUE	INTEREST RATE	MONTHLY PAYMENT
NONE			

UNSECURED CREDITORS

Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. General unsecured creditors will receive 10%.

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT \$18,000

TERMINATION

Plan shall terminate upon payment of the above in **60** months.

